

**Amendments to the Claims:..**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Please amend claims 1, 15, 25, 35, 43 and 45 so that the pending claims read as follows:

1. (currently amended) A system for handling a plurality of accounts, comprising:  
a wireless device having an account management application to internally store  
and manage a plurality of accounts each having an internal account balance,  
wherein said account management application is capable of selectively charging  
one of the plurality of internally stored accounts when said wireless device is used.
2. (previously presented) The system according to claim 1 further comprising:  
a user interface to allow a user to determine which of said internally stored  
accounts should be charged.
3. (previously presented) The system according to claim 1 wherein the account  
management application uses an algorithm to automatically select one of the plurality of  
accounts to be charged.
4. (previously presented) The system according to claim 1 further comprising:  
an accounting application to calculate appropriate charges for use of the wireless  
device;  
wherein the account management application functions in cooperation with the  
accounting application to manage the plurality of accounts.
5. (previously presented) The system according to claim 1 wherein said wireless  
device is capable of making or receiving a data communication.

6. (previously presented) The system according to claim 1 wherein selection of which account is to be charged among said plurality of accounts depends on origin or destination of the communication.

7. (original) The system according to claim 1 wherein the wireless device is a mobile phone.

8. (original) The system according to claim 1 wherein the account management application resides on a smart card attachable to the wireless device.

9. (previously presented) The system according to claim 1 wherein the account management application resides on an internal memory in the wireless device.

10. (previously presented) The system according to claim 4 wherein the accounting application resides on an internal memory in the wireless device.

11. (previously presented) The system according to claim 4 wherein the accounting application resides on a network.

12. (original) The system according to claim 1 wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts.

13. (original) The system according to claim 1 wherein the plurality of accounts includes a postpaid account and a prepaid account.

14. (previously presented) The system according to claim 1 wherein at least one of the plurality of accounts has a usage limit; and

wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded.

15. (currently amended) A wireless device capable of communicating within a network comprising:

an account management application residing on the wireless device to store and maintain a plurality of accounts each having an internal account balance;

an accounting application to calculate charges attributable to use of said wireless device; and

a user interface to allow a user to selectively determine which one of the plurality of internally stored accounts will be charged when said wireless device is used;

wherein the account management application and the accounting application function in cooperation with each other in order to maintain and appropriately charge the plurality of internally stored accounts.

16. (previously presented) The wireless device of claim 15 wherein said wireless device is capable of making or receiving a data communication.

17. (previously presented) The wireless device of claim 15 wherein selection of which account to be charged among said plurality of accounts depends on origin or destination of the communication.

18. (original) The wireless device of claim 15 wherein the wireless device is a mobile phone.

19. (original) The wireless device of claim 15 wherein the account management application resides on a smart card attached to the wireless device.

20. (previously presented) The wireless device of claim 15 wherein the account management application resides on an internal memory in the wireless device.

21. (original) The wireless device of claim 15 wherein the accounting application resides on a network.

22. (previously presented) The wireless device of claim 15 wherein the account management application allows the user to transfer balances among the plurality of accounts.

23. (previously presented) The wireless device of claim 15 wherein the plurality of accounts includes a postpaid account and a prepaid account.

24. (previously presented) The wireless device of claim 15 wherein at least one of the plurality of accounts has a usage limit; and

wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded.

25. (currently amended) A mobile phone comprising:  
a first line and a second line to both make and receive calls; and  
an account management application residing on the mobile phone and configured to store and manage a plurality of internally stored accounts, each account having an internal balance;

wherein calls made or received via the first line is charged to one of the plurality of accounts and calls made or received via the second line is charged to another one of the plurality of accounts.

26. (previously presented) The mobile phone of claim 25 further comprising:  
a user interface to allow a user to selectively determine how each call made or received by the mobile phone is to be charged to one of the plurality of accounts.

27. (previously presented) The mobile phone of claim 25 further comprising:  
an accounting application to calculate charges for each call made or received by the mobile phone.

28. (original) The mobile phone of claim 25 wherein the account management application resides on a smart card attachable to the mobile phone.

29. (previously presented) The mobile phone of claim 25 wherein the account management application resides on an internal memory in the mobile phone.

30. (previously presented) The mobile phone of claim 27 wherein the accounting application resides on an internal memory in the mobile phone.

31. (original) The mobile phone of claim 27 wherein the accounting application resides on a network.

32. (original) The mobile phone of claim 25 wherein the plurality of accounts includes a postpaid account and a prepaid account.

33. (original) The mobile phone of claim 25 wherein the calls made or received via the first line include business calls and the calls made or received via the second line include personal calls.

34. (original) The mobile phone of claim 25 wherein the account management application is configured so as to allow the user to transfer balances amongst the plurality of accounts.

35. (currently amended) A method for tracking account activities relating to use of a wireless device, comprising:

selecting one of a plurality of accounts to be charged for use of a wireless device, wherein the plurality of accounts are internally stored and maintained on the wireless device and each account has an internal account balance;

calculating charges to be charged against the selected account when the wireless device is used;

causing the wireless device to be used; and

adjusting the selected account using the calculated charges.

36. (original) The method according to claim 35 wherein the step of selecting one of the plurality of accounts further comprises:

allowing a user to select one of the plurality of accounts via a user interface.

37. (previously presented) The method according to claim 35 wherein the step of calculating charges to be applied to the selected account is done through use of an accounting application.

38. (previously presented) The method according to claim 37 wherein the accounting application resides on an internal memory in the wireless device.

39. (previously presented) The method according to claim 37 wherein the accounting application resides on a network.

40. (original) The method according to claim 35 wherein the wireless device is a mobile phone.

41. (previously presented) The method according to claim 35 wherein said wireless device is capable of making or receiving a data communication.

42. (previously presented) The method according to claim 41 wherein the step of selecting one of a plurality of accounts to be charged further comprises:

identifying origin or destination of the data communication;

selecting the one of the plurality of accounts to be charged based on the identified origin or destination of the voice or data communication.

43. (currently amended) The method according to claim 35 wherein one of said internal accounts has a usage credit limit and use of said wireless device is restricted when the usage credit limit is exceeded.

44. (previously presented) The method according to claim 35 wherein one of said internal accounts has a prepaid amount and use of said wireless device is restricted when the prepaid amount is exhausted.

45. (currently amended) A method for tracking account activities made by a mobile phone having a first line and a second line both configured to make and receive calls, comprising:

assigning a first internally stored account with an internal account balance to calls made or received via the first line;

assigning a second internally stored account with an internal account balance to calls made or received via the second line, wherein the first and second accounts are maintained on the mobile phone;

making or receiving a call via either the first line or the second line;

calculating charges to be paid for the call; and

adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received.